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Abstract:

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In dealing with electronic communications and electronic transactions and data transfer, a system and method provides for greater security and ease of use by making the communication user specific and placing the user in control of the disclosure of information about him/herself. This allows for secure transfers, targeted marketing, and provides greater ease in accessing the internet and performing transactions over the internet. For instance, the ability to identify a user allows a credit card provider to dynamically generate confirmation codes for use in credit card transactions. Both parties can also use the gathered information to perform appropriate background checks on the other. The personalizing information can be stored on a portable device, thereby allowing the user to upload the information to any machine and personalize it. Such a portable device can include a variety of information including code for automatically transferring relevant user information to user information request forms on internet sites. It can also include internet browser assisting code for translating simple intuitive descriptors into one or more internet addresses thereby allowing the internet to be browsed by simply typing in the descriptors instead of internet addresses.